

Certificate of Notice Page 1 of 3
**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:)	Bankruptcy No. 15-24387-GLT
Richard J. Oddo,)	
)	Chapter 13
Debtor.)	
_____)	
Richard J. Oddo,)	
)	Related to Docket no. 83
Movant,)	
)	
v.)	Hearing Date and Time:
)	
Ditech Financial LLC,)	
)	
Respondent.)	

ORDER OF COURT

AND NOW, upon consideration of Debtor's Motion to Authorize Loan Modification, it is hereby ORDERED as follows:

1. The Debtor is approved to enter into a Loan Modification agreement with Ditech Financial LLC, under the following terms:

- a. Principal balance: \$105,564.34
- b. Effective Date: December 1, 2016
- c. End Date: November 1, 2056
- d. Payment schedule as follows:

	LOAN MODIFICATION TERMS
Unpaid Principal Balance	\$105,564.34 *
Arrearages	\$0.00
Maturity Date	November 1, 2056
Interest Rate	3.625%
Total payment including escrow	<u>\$642.93</u>
Effective Date	December 1, 2016

* - This amount includes \$31,669.30 in deferred principal as addressed in the modification agreement.

2. If the loan modification approved by the Court impacts the provisions of

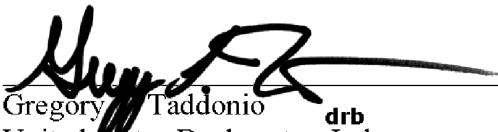
the debtor's Chapter 13 plan, a modified plan shall be filed within fourteen (14) days of the entry of the order approving the loan modification.

3. If the loan modification approved by the Court results in a material change in the Debtor's expenses, the Debtor shall file an amendment to the impacted schedules reflecting income and expenses (Schedules I and J) within fourteen (14) days of the entry of the order approving the loan modification.

Prepared by: Brian C. Thompson, Esq.

DEFAULT ENTRY

Dated: January 18, 2017


Gregory Taddonio **drb**
United States Bankruptcy Judge

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United States Bankruptcy Court
Western District of Pennsylvania

In re:
Richard J. Oddo
Debtor

Case No. 15-24387-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2017.

db +Richard J. Oddo, 647 Overhill Drive, North Versailles, PA 15137-2217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Ditech Financial LLC, as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by Country Wide
ecfmail@mwc-law.com

Brian C. Thompson on behalf of Debtor Richard J. Oddo bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com; LaurenKelly@thompsonattorney.com; jwrzosek@thompsonattorney.com; mgille spie@thompsonattorney.com; azema@ecf.inforuptcy.com; noreply@thompsonattorney.com; mhodge@thompsonattorney.com

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6